

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

BRUCE A. HERSTER

Debtor(s)

Case No. 16-10001TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/02/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 01/10/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,740.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$6,974.49
Less amount refunded to debtor	\$6,705.55

**NET RECEIPTS:** **\$268.94**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$268.94
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$268.94**

Attorney fees paid and disclosed by debtor: \$1,300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABILITY RECOVERY SERVICES LLC	Unsecured	219.00	NA	NA	0.00	0.00
ABILITY RECOVERY SERVICES LLC	Unsecured	1,328.00	NA	NA	0.00	0.00
ADVANCED RECOVERY SYSTEMS	Unsecured	109.00	NA	NA	0.00	0.00
ADVANCED RECOVERY SYSTEMS	Unsecured	87.00	NA	NA	0.00	0.00
ADVANCED RECOVERY SYSTEMS	Unsecured	64.00	NA	NA	0.00	0.00
ASPEN DENTAL	Unsecured	119.00	NA	NA	0.00	0.00
BANK OF AMERICA(*)	Secured	61,092.28	65,393.79	0.00	0.00	0.00
BANK OF AMERICA(*)	Secured	0.00	15,095.80	15,095.80	0.00	0.00
BANK OF AMERICA(*)	Priority	0.00	600.00	600.00	0.00	0.00
BAY AREA CREDIT SERVICE	Unsecured	138.00	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	94.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	562.79	NA	NA	0.00	0.00
CREDIT PROTECTION ASSN.	Unsecured	62.28	NA	NA	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	1,043.00	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	131.00	NA	NA	0.00	0.00
EXETER FINANCE CORP	Unsecured	8,338.00	2,261.30	2,261.30	0.00	0.00
FIRST NATIONAL BANK OF PA**	Unsecured	1,144.00	NA	NA	0.00	0.00
SHARON REG HEALTH SYSTEM	Unsecured	172.69	NA	NA	0.00	0.00
SHARON REG HEALTH SYSTEM	Unsecured	207.13	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	52.00	NA	NA	0.00	0.00
UNITED CONSUMER FINANCIAL SRV	Unsecured	1,950.00	NA	NA	0.00	0.00
WASTE MANAGEMENT**	Unsecured	53.69	254.76	254.76	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$15,095.80	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$15,095.80</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$600.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$600.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$2,516.06</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$268.94</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$268.94</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/07/2017

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.